

Certificate of Notice Page 1 of 5
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

EMERY B GURBAL
BRITTANY R GURBAL
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:18-70827 JAD

Chapter 13

Related to ECF No. 77

DEFAULT O/E JAD

ORDER OF COURT

AND NOW, this 14th day of May, 2024, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:


jah

JEFFERY A. DELLER
UNITED STATES BANKRUPTCY JUDGE

FILED
5/14/24 1:25 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Emery B Gurbal
Brittany R Gurbal
Debtors

Case No. 18-70827-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: May 14, 2024

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2024:

Recip ID	Recipient Name and Address
db	+ Emery B Gurbal, 231 Gormont Drive, Frenchville, PA 16836-8927
jdb	+ Brittany R Gurbal, 163 Tulip Lane, West Decatur, PA 16878-9625
14956548	+ Bureau Of Account Mana, 3607 Rosemont Ave Ste 50, Camp Hill, PA 17011-6943
14978281	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14956552	+ Cbna, 1800 Tapo Canyon Road, Mail Stop #SV-103, Simi Valley, CA 93063-6712
14956558	+ Holiday Financial Serv, 1800 Daisy Street Ext St, Clearfield, PA 16830-3265
14956560	+ Joshua McNamara, Esquire, Hayt, Hayt & Landau, LLC, Two Industrial Way West, Eatontown, NJ 07724-2279
14956577	+ Wells Fargo Card Services, MAC N8235-040, 7000 Vista Drive, West Des Moines, IA 50266-9310

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: bnc-thebureaus@quantum3group.com	May 14 2024 23:52:00	Bureaus Investment Group Portfolio No 15 LLC, PO Box 788, Kirkland, WA 98083-0788
14956546	+ Email/PDF: bncnotices@becket-lee.com	May 15 2024 00:13:59	American Express, P.O. Box 981537, El Paso, TX 79998-1537
14981842	Email/PDF: bncnotices@becket-lee.com	May 15 2024 00:14:04	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14956547	+ Email/Text: BarclaysBankDelaware@tsico.com	May 14 2024 23:52:00	Barclays Bank, P.O. Box 8803, Wilmington, DE 19899-8803
14972571	Email/Text: bnc-thebureaus@quantum3group.com	May 14 2024 23:52:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 788, Kirkland, WA 98083-0788
14956549	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 14 2024 23:58:51	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14956551	^ MEBN	May 14 2024 23:50:09	CBCS, P.O. Box 2724, Columbus, OH 43216-2724
14971214	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 15 2024 00:13:52	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14956550	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 15 2024 00:14:10	Capital One Bank, N.A., P.O. Box 71083, Charlotte, NC 28272-1083
14978281	^ MEBN	May 14 2024 23:50:17	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14988028	+ Email/Text: RASEBN@raslg.com	May 14 2024 23:52:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite

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User: auto

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			100, Boca Raton, FL 33487-2853
14956554	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 15 2024 00:00:32	Citi Cards, P.O. Box 6500, Sioux Falls, SD 57117-6500
14991016	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 14 2024 23:58:54	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14956555	+ Email/Text: bdsupport@creditmanagementcompany.com	May 14 2024 23:53:00	Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14956563	Email/PDF: Citi.BNC.Correspondence@citi.com	May 15 2024 00:14:06	Macy's Visa, P.O. Box 183083, Columbus, OH 43218
14991397	Email/Text: bnc-quantum@quantum3group.com	May 14 2024 23:52:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14985134	Email/Text: G06041@att.com	May 14 2024 23:53:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
14956556	+ Email/Text: mrdiscen@discover.com	May 14 2024 23:51:00	Discover, P.O. Box 71084, Charlotte, NC 28272-1084
14960869	Email/Text: mrdiscen@discover.com	May 14 2024 23:51:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15136143	Email/Text: ECMCBKNotices@ecmc.org	May 14 2024 23:52:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14956557	+ Email/PDF: ais.fpc.ebn@aisinfo.com	May 15 2024 00:13:55	First Premier Bank, Credit Card Department, P.O. Box 5519, Sioux Falls, SD 57117-5519
14956559	+ Email/Text: Bankruptcy@ICSystem.com	May 14 2024 23:52:00	I C System, Po Box 64378, Saint Paul, MN 55164-0378
14956553	Email/PDF: ais.chase.ebn@aisinfo.com	May 14 2024 23:58:50	Chase, Cardmember Service, P.O. Box 15123, Wilmington, DE 19886
14956561	+ Email/Text: PBNCNotifications@peritussservices.com	May 14 2024 23:51:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14988222	Email/PDF: resurgentbknofications@resurgent.com	May 15 2024 00:24:48	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14956562	+ Email/Text: Documentfiling@lciinc.com	May 14 2024 23:52:00	Lending Club, 71 Stevenson, Suite 300, San Francisco, CA 94105-2985
14978316	+ Email/Text: bankruptcydpt@mcmcg.com	May 14 2024 23:53:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14956564	+ Email/Text: bankruptcydpt@mcmcg.com	May 14 2024 23:53:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
14956565	+ Email/Text: Bankruptcies@nragroup.com	May 14 2024 23:53:00	National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
14983738	+ Email/Text: bncnotifications@pheaa.org	May 14 2024 23:52:00	PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
14986834	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 14 2024 23:59:53	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14958784	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 15 2024 00:14:03	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14956569	+ Email/Text: bankruptcynotices@psecu.com	May 14 2024 23:53:00	PSECU, P.O. Box 67013, Harrisburg, PA 17106-7013
14956567	+ Email/Text: bncnotifications@pheaa.org	May 14 2024 23:52:00	Pheaa, Po Box 61047, Harrisburg, PA 17106-1047
14956568	+ Email/Text: steve@priorityfirstfcu.org	May 14 2024 23:51:00	Priority First Federal Credit Union, 364 Midway Drive, DuBois, PA 15801-3864
14968541	+ Email/Text: bankruptcyteam@quickenloans.com	May 14 2024 23:53:00	Quicken Loans Inc., 635 Woodard Avenue,

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			Detroit, MI 48226-3408
14956570	+ Email/Text: bankruptcyteam@quickenloans.com	May 14 2024 23:53:00	Quicken Loans, Inc., 1050 Woodward Avenue, Detroit, MI 48226-3573
14956571	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 14 2024 23:58:42	Synchrony Bank, P.O. Box 960061, Orlando, FL 32896-0061
14956572	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 15 2024 00:14:01	Synchrony Bank/Lowes, P.O. Box 530914, Atlanta, GA 30353-0914
14956573	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 15 2024 00:13:45	Synchrony Bank/Sam's Club, P.O. Box 965005, Orlando, FL 32896-5005
14956574	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 15 2024 00:00:26	Synchrony Bank/Walmart, P.O. Box 960024, Orlando, FL 32896-0024
14991086	+ Email/Text: bncmail@w-legal.com	May 14 2024 23:53:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14956575	+ Email/Text: bncmail@w-legal.com	May 14 2024 23:52:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
14956576	+ Email/Text: bnc-thebureaus@quantum3group.com	May 14 2024 23:52:00	The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
14982517	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	May 14 2024 23:59:58	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 45

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
cr		Quicken Loans, LLC
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*	PSECU, PO Box 67013, Harrisburg, PA 17106-7013
14988420	*+	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14956566	##+	Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425

TOTAL: 2 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2024 at the address(es) listed below:

District/off: 0315-7

User: auto

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Name	Email Address
Denise Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com
Kenneth P. Seitz	on behalf of Joint Debtor Brittany R Gurbal thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Debtor Emery B Gurbal thedebterasers@aol.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 6